



Enhance Your  
Benefits Program  
the  
W.I.S.E. Way



*Employer Information*



# W.I.S.E.

**W**orkplace **I**nsurance **S**ervice for **E**mployees is a voluntary employee benefits package that you can offer your employees at minimal or no administrative cost.

### Advantages to you:

- This is a **voluntary** benefits program — employees choose the coverage that fits their needs.
- **Enhances** your existing employee benefits package
- **Contributes** to recruitment and retention of employees
- Helps your employees gain financial security and stability through budgeting
- **Improves** employer/employee relationship
- **Provides** professional insurance support and counseling for your employees.



## PRODUCTS

**O**ffering the **W.I.S.E.** program to your employees can enable them to enjoy premium discounts\* on personal insurance from the member companies of the Utica National Insurance Group. Coverages\*\* include:

- AUTOMOBILE
- HOMEOWNERS
- RENTERS
- CONDOMINIUM
- UMBRELLA
- PLEASURE BOAT
- PERSONAL ARTICLES
- LIFE INSURANCE



The **W.I.S.E.** program lets employees tailor individual coverages to their needs. For example, life insurance options include:

- The ability to include spouse and children with or without employee participation.
- Disability Income Rider
- Waiver of Premium Rider
- Payor Disability Benefit Rider
- Terminal Illness Rider
- Accidental Death Benefit Rider
- Grandchildren's Life Insurance Rider

### Life Insurance Eligibility

- Conditional Guaranteed Issue for groups of 75 or more eligible employees
- Simplified Issue for groups under 75 employees.

\* Law prohibits premium discounts on life insurance.

\*\* Coverage availability and discounts may vary by state.

## BENEFITS TO YOUR EMPLOYEES

**W**ith **W.I.S.E.** your employees receive:

- Top-quality personal insurance
- Convenient payment options (including payroll deduction)
- Professional insurance counseling
- Coverage customized to their needs
- Group savings
- Ability to include family members
- Portable coverage they own and control

### W.I.S.E. helps your employees avoid:

- Cancellation notices due to missed payments
- Large downpayments
- Finance charges



# An Employee Benefits Approach for Today's W.I.S.E. Employer

*The Riders are available as an option on YOUniversal Life policies having the following policy form numbers in the states where noted: In NJ, 10-P-28; MA, 10-P-32(MA); PA, 10-P-32(PA); CT, NC, NY, OH, 10-P-32; VA, 10-P-32(VA).*

*“Disability Income Rider” is a Limited Payment Disability Income Benefit Rider, having the following form numbers in the states where noted: In NJ, 10-R-63(NJ); MA, 10-R-60; PA, 10-R-63(PA); NC, NY, OH, VA, 10-R-63.*

*“Waiver of Premium” is a Waiver of Cost of Insurance Rider, having the following form numbers in the states where noted: In NJ, 10-R-41; CT, MA, NC, NY, OH, PA, VA, 10-R-45.*

*“Payor Disability Benefit Rider” has the following form numbers in the states where noted: In CT, NY, OH, 10-R-64; PA, 10-R-64(PA).*

*“Terminal Illness Rider” is a Terminal Illness Accelerated Benefit Rider having the following form numbers in the states where noted: In OH, MA, 10-R-58; CT, 10-R-58(CT); NJ, 10-R-58(NJ); NY, 10-R-58(NY). In PA, Imminent Death Accelerated Benefit Rider, 10-R-58(PA).*

*“Accidental Death Benefit Rider” has the following form numbers in the states where noted: In NY, OH, VA, 10-R-42; NJ, PA, 10-R-42(NJ); CT, 10-R-42(CT); MA, 10-R-42(MA); NC, 10-R-42(NC).*

*“Grandchildren’s Life Insurance Rider” has the following form number in the states noted: In MA, NY, OH, 10-R-65.*

*Life insurance is provided by the Utica National Life Insurance Company, New Hartford, New York.*



 **Utica National Insurance Group**  
Insurance that starts with you.®  
Utica Mutual Insurance Company and its affiliated companies, New Hartford, NY 13413